

WHAT IS CLAIMED IS:

1. A monetary transaction system comprising:
  - a payment processing system that receives payee, user and amount information from one or more wireless devices;
  - a user profile database that maintains information about one or more users registered with the monetary transaction system; and
  - a transaction processing device that transfers at least one of credit and debit information between a first online account associated with a registered user and one or more online accounts.
2. The system of claim 1, further comprising a profile determination device that determines at least one of a user profile and a payee profile.
3. The system of claim 2, wherein the user profile comprises at least one of financial information, device information, security information, historical information, transaction information and authorized recipient information.
4. The system of claim 2, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information and another profile database.
5. The system of claim 1, further comprising a transaction database that records information about the transfer of the at least one of credit and debit information.
6. The system of claim 1, wherein the one or more devices is at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, and a distributed network access device.

7. The system of claim 1, further comprising one or more credited devices that receive at least one of credit and debit information.

8. The system of claim 1, wherein the information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address and a wireless phone number.

9. The system of claim 1, further comprising a security device that at least one of monitors passwords, encrypts information and monitors user information.

10. The system of claim 1, wherein the one or more devices communicate with the transaction processing device via at least a portion of at least one of a wired and a wireless communications network.

11. A method of performing monetary transactions comprising:

receiving payee, user and amount information from one or more wireless devices;

maintaining information about one or more users registered with a monetary transaction system; and

transferring at least one of credit and debit information between a first online account associated with a registered user and one or more online accounts.

12. The method of claim 11, further comprising determining at least one of a user profile and a payee profile.

13. The method of claim 12, wherein the user information comprises at least one of financial information, device information, security information, historical information, transaction information and authorized recipient information.

14. The method of claim 12, wherein the payee profile is based on at least one of a look-up technique, identification information and another profile database.

15. The method of claim 11, further comprising recording information about the transfer of the at least one of credit and debit information.

16. The method of claim 11, wherein the one or more devices is at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, and a distributed network access device.

17. The method of claim 11, further comprising forwarding at least one of credit and debit information to the one or more online accounts.

18. The method of claim 11, wherein the information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address and a wireless phone number.

19. The method of claim 11, further comprising at least one of monitoring passwords, encrypting information and monitoring user information.

20. The method of claim 11, wherein the one or more devices communicate over at least a portion of at least one of a wired and a wireless communications network.

21. An information storage media comprising information for performing monetary transactions comprising:

information that receives payee, user and amount information from one or more wireless devices;

information that maintains information about one or more users registered with a monetary transaction system; and

information that transfers at least one of credit and debit information between a first online account associated with a registered user and one or more online accounts.

22. The media of claim 21, further comprising information that determines at least one of a user profile and a payee profile.

23. The media of claim 22, wherein the user profile comprises at least one of financial information, device information, security information, historical information, transaction information and authorized recipient information.

24. The media of claim 22, wherein the payee profile is based on at least one of a look-up technique, identification information and another profile database.

25. The media of claim 21, further comprising information that records information about the transfer of the at least one of credit and debit information.

26. The media of claim 21, wherein the one or more devices is at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, and a distributed network access device.

27. The media of claim 21, further comprising information that forwards at least one of credit and debit information to the one or more online accounts.

28. The media of claim 21, wherein the information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address and a wireless phone number.

29. The media of claim 21, further comprising information that at least one of monitors passwords, encrypts information and monitors user information.

30. The media of claim 21, wherein the one or more devices communicate over at least a portion of at least one of a wired and a wireless communications network.

31. A monetary transaction system comprising:

a payment processing system that receives payee, user, identification and amount information from one or more appliances;

a user profile database that maintains information about one or more users registered with the monetary transaction system; and

a transaction processing device that transfers at least one of credit and debit information between a first online account associated with a registered user and one or more online accounts.

32. The system of claim 31, further comprising a profile determination device that determines at least one of a user profile and a payee profile.

33. The system of claim 32, wherein the user profile comprises at least one of financial information, device information, security information, historical information, transaction information and authorized recipient information.

34. The system of claim 32, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information and another profile database.

35. The system of claim 31, further comprising a transaction database that records information about the transfer of the at least one of credit and debit information.

36. The system of claim 31, wherein the one or more appliances is at least one of a household appliance, a television, a vending machine, a refrigerator, a washing machine, a heater, an air conditioner, and a refrigerator.

37. The system of claim 31, further comprising one or more credited devices that receive at least one of credit and debit information.

38. The system of claim 31, wherein the information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address and a wireless phone number.

39. The system of claim 31, further comprising a security device that at least one of monitors passwords, encrypts information and monitors user information.

40. The system of claim 31, wherein the one or more devices communicate with the transaction processing device via at least a portion of at least one of a wired and a wireless communications network.

41. The system of claim 31, wherein the identification information comprises one or more of a serial number, an electronic number identifier and an IP address.

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